

Budgeting With Less!

Clothing

- Buy only the clothes you need and will fit into your present wardrobe.
- Buy usable clothing from thrift store, garage sales, warehouse outlets, and discount stores
- Make purchases during sales time: clearance, end-of-the-month, or end-of-the-season
- Exchange clothes with friends and family
- Buy multi-season clothes (knits that can be worn more than one season, all weather coat with zip-out lining)
- Buy minimum care clothing (washable, dark colors)
- Consider saving by sewing your own clothes. Be careful when purchasing materials

Personal Care

- Buy personal care items from discount stores
- Buy necessary items such as shampoo and toothpaste at reduced prices when stores offer “specials”
- Compare cleaning ability per ounce as well as price per ounce
- Compare generic/store/national brand names
- Give haircuts at home and adapt styles that don't need to be trimmed as often
- Try inexpensive cosmetics
- Avoid fancy containers and packaging
- Reduce the use of paper products

Medical

- Explore the use of community health care services (clinics with reduced or sliding fee scales)
- Check medical insurance policies to avoid overlapping coverage
- Ask the doctor if he/she has free samples of prescribed drugs
- Discuss costs with doctor and what your policy will/will not cover
- Ask doctor for generic names of prescribed drugs rather than brand names
- Compare local outlets to find who fills prescriptions at lowest prices
- Save all receipts from medical bills and prescription drugs. Medical insurance payments, medical bills, and prescription drugs can be tax deducted

Gifts and Contributions

- Make gifts at home (sew, craft, and hobby skills, cooking skills)
- Give time and services instead of money
- Set a limit on spending for holiday and birthday spending
- Recycle children's gifts (books, games, puzzles, etc.)
- Coordinate gift exchanges with family, friends, and relatives instead of buying for all

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Recreation

- Subscribe to cable TV if it reduces other entertainment expenses
- Cut back on dining out, find less expensive restaurants and those where “kids eat free”
- Exchange home entertaining with friends: card games, dinner parties, pot lucks, game nights, etc.
- Attend matinee shows at the movie theater
- Make use of public facilities: beaches, concerts, parks, ballparks, art centers, and museums
- Attend community celebrations
- Use local library services (book borrowing, magazines, videos, newspapers, music, etc.)
- Plan vacations to areas where friends and relatives have invited you to visit
- If you have the equipment, camping can save you money
- Childcare: use family or friends wherever possible. Consider coordinating a co-op system with other parents

Transportation

- Use public transportation if available or organize a carpool
- Commute with friends
- Use a bicycle for short-distance transportation
- Have a reputable mechanic assess a used car before purchasing
- Make sure tires are inflated adequately
- Buy oil and windshield washer fluid from discount stores and learn to change them yourself
- Compare car insurance costs and different deductible levels
- Learn to do minor repairs yourself by reading repair manuals
- Buy transportation, not prestige

Housing

- Consider purchasing a fixer-up home
- Explore becoming an apartment manager to reduce or eliminate rent
- Share costs with a roommate or family member
- Seek federal or state subsidized housing if you qualify
- Examine housing costs and analyze if costs could be reduced

Utilities

- Pay electric and other bills on-site if you pass by the office
- Turn water heater down to lower setting (140 degrees). Check hot water usage and monitor use each month
- Reduce wattage of bulbs in lamps and switch three-way lamps to lowest setting
- Switch to fluorescent bulbs whenever possible
- Turn off lights when not in use
- Drip dry clothes
- When using the oven, plan to cook as much as possible while the oven is hot
- Use the microwave to defrost and reheat when possible

Telephone

- Write letters or use email as much as possible
- Keep a list of topics to discuss with long distance family, friends, and business acquaintances
- Downgrade or reduce services on telephone service
- Keep a record of long distance calls to compare to bills

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Heating and Cooling

- Make sure that registers for supply and return air are not blocked by drapes or furniture
- Lower the thermostat a few degrees while entertaining a large number of people
- Keep room and closet doors closed so that space is not heated or cooled unnecessarily
- Close heating vents in rooms that are not frequently used
- Use weather stripping or tape to seal drafts around windows and doors
- Install plastic on windows to reduce drafts during winter months
- Dress warmly and reduce the thermostat. During the day when no one is home, lower the thermostat
- Set cooling thermostat as high as comfortable
- Plant trees and arrange landscaping to shade and protect your home
- Use window shades and insulated drapes/liners
- Place rugs against doors to reduce drafts
- Insulate attic, walls, and basement ceiling
- Tune up furnace, replace filters, and tape leaks in ducts
- Keep dampers closed when the fireplace is not in use
- Install glass door enclosures on fireplaces

Home Furnishings

- Get furniture inexpensively at auctions, warehouses, thrift stores, from family or friends, and garage sales
- Buy unfinished furniture
- Use newspaper classified ads
- Buy versatile pieces that have more than one use
- Buy bed sheets on sale to use as curtains

Cleaning Supplies

- Ammonia in water is a good cleaning solution
- windshield washer fluid, vinegar and water, or ammonia solution all clean windows well
- Chlorine bleach is the best disinfectant and toilet bowl cleaner
- Baking soda removes baked-on grease spots on the stove

Water

- Reduce hot water usage as much as possible
- Don't let faucets drip
- Adjust water pressure in shower head if possible
- Wash clothes only when you have full loads
- Use cold water for rinsing and washing whenever possible
- Encourage family members not to run water continuously when brushing their teeth or washing dishes

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Food

- Reduce snack food and eating between meals
- Pack lunches for work and school
- Use powdered milk
- Use coupons and special sales
- Buy day old bakery items at reduced bakery thrift shops
- Grow vegetables yourself
- Cut meats yourself (stew meat, whole chickens)
- Grate your own cheese
- Learn how to cook inexpensive meals
- Prepare menus and shopping lists and stick to them
- Use the newspaper to find sale items
- Don't charge your groceries
- Avoid buying convenience foods
- Don't shop more than once a week
- Drink juice or water instead of soda
- Shop without children and impulsive buying spouses
- Take advantage of seasonal specials

Food Eaten Out

- Inquire what the specials are before ordering
- Find out what restaurants have specials for children and senior citizens
- Use coupons
- Drink water
- Dine out at lunch, as it is usually more affordable